

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

REGINA WALLACE

Debtor(s)

Case No. 09-33725

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/11/2009.
- 2) The plan was confirmed on 10/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/18/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/15/2010, 10/29/2012.
- 5) The case was completed on 10/15/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,549.16.
- 10) Amount of unsecured claims discharged without payment: \$112,679.61.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,100.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$17,100.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,492.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$713.23
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,205.23

Attorney fees paid and disclosed by debtor: \$1,008.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACC INTERNATIONAL	Unsecured	463.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	4,434.00	4,434.51	4,434.51	736.30	0.00
AMERICAN EXPRESS	Unsecured	171.00	171.68	171.68	28.50	0.00
AMEX	Unsecured	17.00	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES	Secured	0.00	35,455.96	35,455.96	0.00	0.00
CAPITAL ONE	Unsecured	1,069.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	28.00	NA	NA	0.00	0.00
CHASE	Unsecured	14,902.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	7,134.00	7,642.21	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	NA	7,642.21	7,642.21	1,268.92	0.00
CRYSTAL COURT TOWNHOMES	Secured	0.00	NA	NA	0.00	0.00
DEPT STORES NATL BK/MACYS	Unsecured	2,956.00	3,171.14	3,171.14	526.54	0.00
ECAST SETTLEMENT CORP	Unsecured	2,677.00	3,085.51	3,085.51	512.33	0.00
FIA CARD SERV/BANK OF AMERICA	Unsecured	8,494.00	7,662.56	7,662.56	1,272.30	0.00
HSBC/RS	Secured	700.00	0.00	700.00	700.00	22.22
HSBC/RS	Unsecured	2,795.00	NA	NA	0.00	0.00
ORLAND PARK DENTAL	Unsecured	120.00	NA	NA	0.00	0.00
ORLAND PARK DENTAL	Unsecured	120.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	28,218.00	31,249.90	31,249.90	5,188.77	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	496.00	496.68	496.68	82.47	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	368.00	832.60	832.60	138.25	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	19,336.00	20,586.28	20,586.28	3,418.17	0.00
TCF BANK SAVINGS	Secured	63,207.00	NA	NA	0.00	0.00
TCF FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Unsecured	19,376.15	NA	NA	0.00	0.00
TCF NATIONAL BANK	Secured	143,000.00	23,268.04	23,268.04	0.00	0.00
TCF NATIONAL BANK	Secured	138,871.15	139,016.34	139,016.34	0.00	0.00
TCF NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
VICTORIAS SECRET	Unsecured	217.00	NA	NA	0.00	0.00
VILLAGE OF ROBBINS	Unsecured	277.94	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$162,284.38	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$35,455.96	\$0.00	\$0.00
All Other Secured	\$700.00	\$700.00	\$22.22
TOTAL SECURED:	\$198,440.34	\$700.00	\$22.22
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$79,333.07	\$13,172.55	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,205.23</u>
Disbursements to Creditors	<u>\$13,894.77</u>
TOTAL DISBURSEMENTS :	<u>\$17,100.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.